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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/559,066-Conf. #1402
				Filing Date	May 3, 2006
				First Named Inventor	William Kennedy
				Art Unit	3691
				Examiner Name	H. M. Kazimi
Sheet	1	of	3	Attorney Docket Number	DLT-004

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A1*	US-4,736,294	04-05-1988	Gill et al.	
	A2*	US-5,239,462	08-24-1993	Jones et al.	
	A3*	US-5,274,547	12-28-1993	Zoffel et al.	
	A4*	US-5,611,052	03-11-1997	Dykstra et al.	
	A5*	US-5,699,527	12-16-1997	Davidson	
	A6*	US-5,774,883	06-30-1998	Andersen et al.	
	A7*	US-5,797,133	08-18-1998	Jones et al.	
	A8*	US-5,867,799	02-02-1999	Lang et al.	
	A9*	US-5,930,776	07-27-1999	Dykstra et al.	
	A10*	US-5,940,811	08-17-1999	Norris	
	A11*	US-5,940,812	08-17-1999	Tengel et al.	
	A12*	US-5,966,699	10-12-1999	Zandi	
	A13*	US-6,014,645	01-11-2000	Cunningham	
	A14*	US-6,135,399	10-24-2000	Savoie et al.	
	A15*	US-6,233,566	05-15-2001	Levine et al.	
	A16*	US-6,603,487	08-05-2003	Bennett et al.	
	A17*	US-7,181,427	02-20-2007	DeFrancesco et al.	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)			
	B1	EP-0629962	12-21-1994	IBM	

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C5	"Barnett Arm Links With Auto Dealers" Bank Systems & Technology, Vol. 34, No. 4, April 1997, p. 14, 2 pages.	
	C6	"CMSI and HNC, Inc. Provide Credit Processing System" Bank Marketing, August 1993, p. 45, 1 page.	
	C7	"Department Store Reconfigures Credit Decision Process" Credit Risk Management Report, Vol. 2, No. 20, September 28, 1992, 2 pages.	
	C8	"Opportunities, Obstacles in Subprime Loan Market" Credit Risk Management Report, Vol. 6, Issue 4, February 26, 1996, 3 pages.	
	C9	"The Lure of the Subprime" Automotive News, No. 5673, August 12, 1996, p. 1i, 4 pages.	

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	C10	Baljko, "Automated Review System Drives BB&T's Subprime Loan Business" Bank Systems & Technology, Vol. 34, No. 7, July 1997, p. 62, 2 pages.		
	C11	Clark, "Royal Bank to Emphasize Indirect Auto Lending" American Banker, Vol. 163, No. 185, September 28, 1998, p. 17, 2 pages.		
	C12	Michaelson, "Outsource Financial Chooses CMSI" National Mortgage News, Vol. 22, No. 39, June 22, 1998, p. 39, 2 pages.		
	C13	Moyer, "Due Soon from Wells Fargo: 10-Minute Car Loans" American Banker, Vol. 161, No. 126, July 2, 1996, page 16, 2 pages.		
	C14	Wortmann, "Re-Engineering Update: Where Banks are Going to Filt Along the Information Highway" American Banker, Vol. 159, No. 98, April 1994, p. 7A, 3 pages.		
	C15	Office Action issued in related U.S. Patent No. 5,878,403, Atty. Docket No. DLT-001NP, mailed March 31, 1998, 12 pages.		
	C16	Notice of Allowance issued in related U.S. Patent No. 5,878,403, Atty. Docket No. DLT-001NP, mailed June 23, 1998, 5 pages.		
	C17	Office Action issued in related U.S. Patent No. 6,587,841, Atty. Docket No. DLT-001NP2, mailed September 27, 2001, 8 pages.		
	C18	Notice of Allowance issued in related U.S. Patent No. 6,587,841, Atty. Docket No. DLT-001NP2, mailed February 12, 2003, 12 pages.		
	C19	Office Action issued in related U.S. Application No. 10/441,534, Atty. Docket No. DLT-001DIV, mailed June 6, 2007, 9 pages.		
	C20	Office Action issued in related U.S. Application No. 10/649,397, Atty. Docket No. DLT-001DIV1, mailed January 10, 2008, 5 pages.		
	C21	Office Action issued in related U.S. Application No. 10/650,389, Atty. Docket No. DLT-001DIV2, mailed October 3, 2007, 13 pages.		
	C22	Office Action issued in related U.S. Application No. 10/650,596, Atty. Docket No. DLT-001DIV3, mailed December 19, 2007, 10 pages.		
	C23	Office Action issued in related U.S. Application No. 10/702,568, Atty. Docket No. DLT-002DIV, mailed October 3, 2007, 13 pages.		
	C24	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed January 19, 2000, 14 pages.		
	C25	Final Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed December 20, 2000, 12 pages.		
	C26	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed June 6, 2001, 10 pages.		
	C27	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed December 21, 2001, 12 pages.		
	C28	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed September 25, 2002, 9 pages.		
	C29	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed March 19, 2003, 12 pages.		
	C30	Final Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed February 1, 2005, 8 pages.		
	C31	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed August 1, 2005, 6 pages.		

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	C32	Notice of Allowance issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed November 15, 2006, 7 pages.	
	C33	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed January 28, 2000, 10 pages.	
	C34	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed April 21, 2000, 10 pages.	
	C35	Notice of Allowance issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed August 2, 2000, 6 pages.	
	C36	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed September 8, 2006, 7 pages.	
	C37	Final Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed June 5, 2007, 8 pages.	
	C38	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed February 25, 2008, 9 pages.	
	C39	Office Action issued in related U.S. Patent No. 6,208,979, Atty. Docket No. DLT-003C1, mailed April 21, 2000, 13 pages.	
	C40	Notice of Allowance issued in related U.S. Patent No. 6,208,979, Atty. Docket No. DLT-003C1, mailed August 14, 2000, 7 pages.	
	C41	International Preliminary Report on Patentability, Chapter II, for corresponding PCT Application No. PCT/US2004/025866, completed June 27, 2005, 16 pages.	
	C42	International Search Report for corresponding PCT Application No. PCT/US2004/025866, mailed February 18, 2005, 1 page.	
	C43	Written Opinion for corresponding PCT Application No. PCT/US2004/025866, mailed February 18, 2005, 3 pages.	

Examiner Signature	/Hani Kazimi/	Date Considered	01/19/2009
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¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.